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NATIONAL BENEFIT CENTER
P.O. BOX 5019
SOUTHFIELD, MI 48086-5019

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Your 1999 Personal Total Compensation Summary

Dear GM and Delphi Salaried Employees,

Your 1999 Personal Compensation Summary is designed to provide a "snapshot" of your total compensation as of December 31, 1998. It emphasizes those benefits that offer financial protection to you and your family in the event of illness, injury, or death. In addition, it provides important information for planning a secure and successful retirement.

Please take the time to review this important information and then file it with your other valuable documents for future planning and reference. If you have any questions about your benefit information, you should call the appropriate Benefit Center for assistance. The Benefit Center telephone numbers are included in this document for your convenience.

Many events took place in 1998 that have allowed us to continue to grow together in ways that will strengthen our businesses. We believe the separation of GM and Delphi will bring increased opportunities for employees in both companies, as well as continued levels of compensation and benefits that are among the best in American industry. Thank you for your dedication and commitment to our success.



Kathleen S. Barclay

Kathleen S. Barclay
Vice President
Global Human Resources and
GM University
General Motors Corporation

Mark R. Weber

Mark R. Weber
Vice President
Human Resources Management
Delphi Automotive Systems

This summary is based on your personal information as of December 31, 1998 (unless otherwise indicated).

YOUR TOTAL COMPENSATION

Your total compensation consists of many important elements.

On an annualized basis:

Your Salary	\$ 104,880
The value of your benefits including \$6,022 for Social Security	\$ 23,430
Your total compensation	\$ 128,310

IN ADDITION.....

You are eligible for the following time off:

Vacation **5.0 Weeks**

Holidays **16 Days**

At a cost of **\$16,538**

Assumes a traditional work schedule.

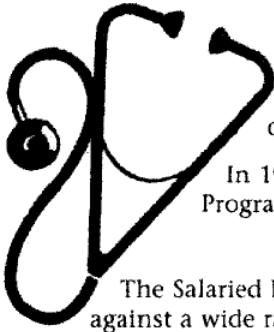


Welcome / Adding It All Up

Health Care / S-SPP / Phone Numbers

Disability / Other / Retirement Benefits

Beneficiary Entitlements / Layoff Benefits / Note



YOUR HEALTH CARE BENEFITS

In 1999, health care expenses that you and any eligible dependents incur for covered services will be reimbursed according to the provisions of the health care option you elected.

In 1998, the estimated average cost to provide coverage under the Salaried Health Care Program was \$4,470 per Primary Enrollee.

The Salaried Health Care Program provides protection for you and your eligible dependents against a wide range of health care expenses. "Core coverages" include hospital, surgical, medical, prescription drugs, hearing aid, mental health and substance abuse, and Extended Care Coverage. In most cases, you may choose to have core coverages delivered through one of the four options below to the extent that approved options are available in your area.

- Basic Medical Plan (BMP)
- Preferred Provider Organization (PPO)
- Enhanced Medical Plan (EMP)
- Health Maintenance Organization (HMO)

You also choose whether to cover yourself alone, or yourself and one or more of your eligible dependents. Additionally, you may be eligible for "non-core coverages" including dental and vision. If you are eligible for dental coverage, you may be able to choose an alternative dental plan, if available in your area.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.



YOUR SAVINGS-STOCK PURCHASE PROGRAM (S-SPP)

1998 Contributions to Your Account		Total Value of Your Account
• Pre-Tax	\$ 9,292.00	\$512,164.87
• After-Tax		
• Company Match	\$ 4,338.60	
<hr/>		as of December 31, 1998
Total	\$ 13,630.60	

S-SPP PROJECTION

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to **\$1,864,954** at age 65.

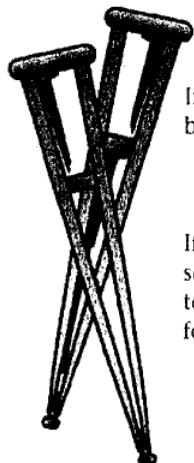
IMPORTANT PHONE NUMBERS

- | | | | |
|---------------------------------------|----------------|---|----------------|
| • Health Care | 1-800-435-3946 | • Investment Service Center | 1-800-489-1234 |
| • Life Insurance or Reporting a Death | 1-800-633-3900 | • Pension Administration Center | 1-800-659-1234 |
| • Integrated Disability Activity | 1-800-734-0346 | • Consolidated Income Security
Administration Center (LBP/IPP) | 1-800-852-6123 |

Health Care / S-SPP / Phone Numbers

Disability / Other / Retirement Benefits

Beneficiary Entitlements / Layoff Benefits / Note



YOUR DISABILITY BENEFITS

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first	26 weeks	\$ 8,740
Monthly benefit for the next	27 weeks	\$ 6,555

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling **\$6,296** until age **65**. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security	\$1,570
From the Retirement Program ¹	\$3,583

¹Retirement benefits are shown only for employees with 10 or more years of credited service.

OTHER BENEFITS

You may be eligible for many other benefits that are not reflected in this statement. For example, these benefits may include:

- ConSern (College Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Short Term Variable Pay
- Suggestion Plan
- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- LifeWorks (Family Resource Program)
- New Vehicle Purchase Plan
- Personal Retirement Income Plan
- Salary Continuation Payments
- Tuition Assistance Plan
- Stock Options

YOUR RETIREMENT INFORMATION

You accrued the following credited service in 1998 **12** MONTHS.

Through December 31, 1998, your total credited service was **29** YEARS and **04** MONTHS.

Your contributions were:

Prior to 7-1-77	\$ 395.82
7-1-77 to 10-1-79	\$ 901.80
After 10-1-79	\$ 11,716.56

If you work until **2013**, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Noncontributory Benefits	\$ 1,785
Contributory Benefits	\$ 4,163*
Social Security (Yourself)	\$ 1,532
Social Security (Spouse at age 65)	\$ 766
Monthly Total	\$ 8,246

*Assumes you make continuous contributions to age 65 with no withdrawals.



Disability / Other / Retirement Benefits

Beneficiary Entitlements / Layoff Benefits / Note

BENEFICIARY ENTITLEMENTS



1999 Basic Life Insurance	\$	209,800
1999 Optional Life Insurance	\$	524,400
S-SPP Account	\$	512,164
<hr/>		
Total	\$	1,246,364

PLUS.....

Accidental Death Benefit while on Company Business **\$104,900**

Monthly Retirement Benefit for Spouse¹

Noncontributory Benefits	\$587*
Contributory Benefits	\$1,312

¹ Assumes you have been married for one year and your spouse is the same age as you and your death occurs in 1999.

NOTE: In the event of your death, your survivor should contact the Social Security Office at 1-800-772-1213 to determine if additional benefits are available.

***This benefit will be reduced if paid earlier than when employee attained age 65.**

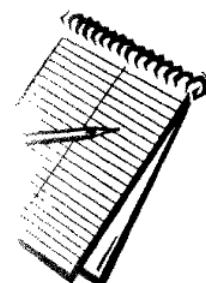
YOUR LAYOFF BENEFITS

- If you are a regular classified salaried employee and are laid off with 1 but less than 10 years of service, you may be eligible for up to 12 months of layoff benefits under the Layoff Benefit Plan (LBP). If you are laid off with 10 or more years of service, you may be eligible for up to 24 months of LBP benefits.
- During the first 6 months of layoff, LBP benefits would equal 75% of your monthly base salary. Thereafter, LBP benefits would equal 60% of monthly base salary.
- LBP benefits are reduced by the sum of (1) unemployment compensation to which you are entitled, (2) state and federal disability benefits, (3) 100% of corporate earnings, and (4) 75% of any non-corporate earnings.
- If you are a regular classified salaried employee with 10 or more years of service at the time of layoff, you may be eligible to receive Income Protection Plan (IPP) benefits after exhausting LBP benefits. IPP eligibility continues until you retire or other work within the Corporation is made available. Depending on your years of service, IPP income benefits range from 50-60% of base salary on your last day worked, reduced by any (1) earnings and (2) statutory benefits you are eligible to receive. IPP Health Care and Life Insurance also is provided.
- Executive employees are ineligible for LBP or IPP benefits. Instead, an executive employee with one or more years of service at time of layoff may be eligible for benefits under the Separation Allowance Plan.

NOTE

General Motors/Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit these Corporations to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits. Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.

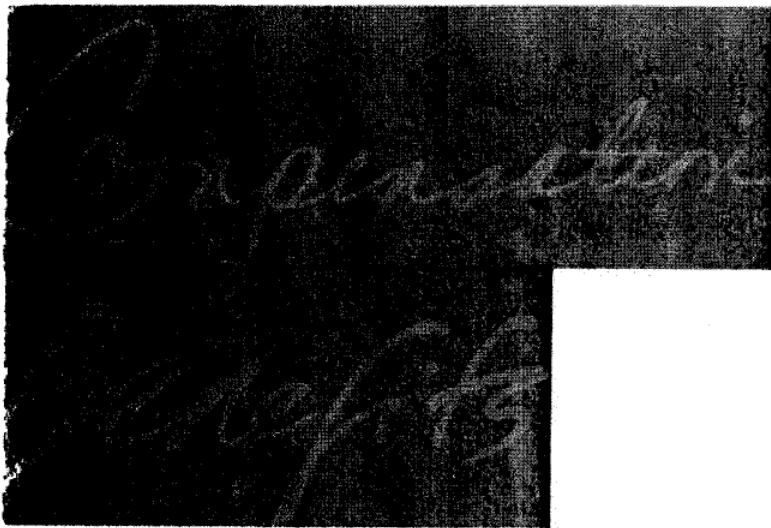


Beneficiary Entitlements / Layoff Benefits / Note



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Automotive Systems

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Your 2000 Personal Total Compensation Summary

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Your 2000 Personal Total Compensation Summary

DPH-OTM-0000062

Dear Delphi Colleague,

The following pages provide you with the status of your Total Compensation as a Delphi employee at the end of 1999. You will find information from current compensation to retirement benefits — and everything in between.

This annual summary is an opportunity to review important compensation and benefit information as you assess your current needs and future plans. Examine this information carefully and, if you have any questions or would like further clarification on any plan or program, please contact the appropriate benefit center.

Thank you for your commitment and dedication to Delphi's success in our inaugural year.

A handwritten signature in cursive script that reads "Kevin M. Butler".

Kevin M. Butler
Vice President
Human Resources
Delphi Automotive Systems

This summary is based on your personal information as of December 31, 1999
(unless otherwise indicated).

Your Total Compensation

Your total compensation consists of many important elements:

On an annualized basis:

Your Salary \$ 108,480

The value of
your benefits
including \$6,297
for Social Security \$ 24,215

Your total compensation \$ 132,695



In Addition...

You are eligible for the following time off:

Vacation 5.0 Weeks

Holidays 16 Days

At a cost of \$17,106

Assumes a traditional work schedule.



Your Health Care Benefits

In 2000, health care expenses that you and any eligible dependents incur for covered services will be reimbursed according to the provisions of the health care option you elected.

In 1999, the estimated average cost to provide coverage under the Salaried Health Care Program was **\$4,360** per Primary Enrollee.

The Salaried Health Care Program provides protection for you and your eligible dependents against a wide range of health care expenses. "Core coverages" include hospital, surgical, medical, prescription drugs, hearing aid, mental health and substance abuse, and Extended Care Coverage. In most cases, you may choose to have core coverages delivered through one of the four options below to the extent that approved options are available in your area.

- | | |
|---|---|
| ■ Basic Medical Plan (BMP) | ■ Enhanced Medical Plan (EMP) |
| ■ Preferred Provider Organization (PPO) | ■ Health Maintenance Organization (HMO) |

You also choose whether to cover yourself alone, or yourself and one or more of your eligible dependents. Additionally, you may be eligible for "non-core coverages" including dental and vision. If you are eligible for dental coverage, you may be able to choose an alternative dental plan, if available in your area.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.



Your Savings-Stock Purchase Program (S-SPP)

1999 Contributions to Your Account

■ Pre-Tax	\$ 9,625.00
■ After-Tax	
■ Company Match	\$ 4,492.60
<hr/>	
Total	\$ 14,117.60



Total Value of Your Account

\$638,206.56

as of December 31, 1999

S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to **\$2,080,784** at age 65.

Your Disability Benefits

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first

26 weeks \$ 9,040

Monthly benefit for the next

27 weeks \$ 6,780

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling **\$6,554** until age **65**. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security **\$1,654**

From the Retirement Program¹ **\$3,847**

¹Retirement benefits are shown only for employees with 10 or more years of credited service.



Other Benefits

You may be eligible for many other benefits that are not reflected in this statement. For example, these benefits may include:

- ConSern (Education Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Incentive Compensation Program
- Suggestion Plan

- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- LifeWorks (Family Resource Program)
- New Vehicle Purchase Plan
- Personal Retirement Income Plan
- Tuition Assistance Plan

Your Retirement Information

You accrued **12** months of credited service in 1999.

Through December 31, 1999, your total credited service was **30** years and **04** months.

Your contributions were:

Prior to 7-1-77	\$ 395.82	19.79
7-1-77 to 10-1-79	\$ 901.80	54.36
After 10-1-79	\$ 12,648.81	1054.03
		11.20



If you work until **2013**, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$ 2,006
Contributory Benefits	\$ 4,068*
Social Security (Yourself)	\$ 1,607
Social Security (Spouse at age 65)	\$ 804
<hr/>	
Monthly Total	\$ 8,485

* Assumes you make continuous contributions to age 65 with no withdrawals.

Your Beneficiary Entitlements

2000 Basic Life Insurance \$ 217,000

2000 Optional Life Insurance \$ 542,400

S-SPP Account Balance \$ 638,206

Total \$ 1,397,606

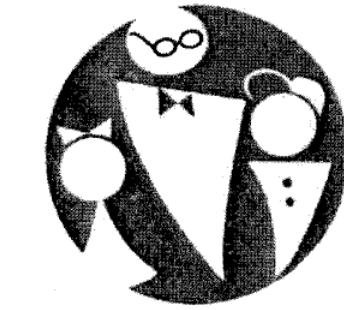
Plus...

Accidental Death Benefit while
on Company Business \$ 108,500

Monthly Retirement Benefit for Spouse¹

Non-contributory Benefits \$ 778

Contributory Benefits \$ 1,538



¹Assumes you have been married for one year
and your spouse is the same age as you and
your death occurs in 2000.

NOTE: In the event of your death, your survivor should contact the Social Security Office
at 1-800-772-1213 to determine if additional benefits are available.

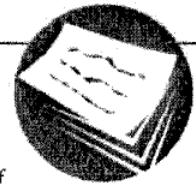
Your Layoff Benefits

- If you are a regular classified salaried employee and are laid off with 1 but less than 10 years of service, you may be eligible for up to 12 months of layoff benefits under the Layoff Benefit Plan (LBP). If you are laid off with 10 or more years of service, you may be eligible for up to 24 months of LBP benefits.
 - During the first 6 months of layoff, LBP benefits would equal 75% of your monthly base salary. Thereafter, LBP benefits would equal 60% of monthly base salary.
 - LBP benefits are reduced by the sum of (1) unemployment compensation to which you are entitled, (2) state and federal disability benefits, (3) 100% of corporate earnings, and (4) 75% of any non-corporate earnings.
- If you are a regular classified salaried employee with 10 or more years of service at the time of layoff, you may be eligible to receive Income Protection Plan (IPP) benefits after exhausting LBP benefits. IPP eligibility continues until you retire or other work within the Corporation is made available. Depending on your years of service, IPP income benefits range from 50-60% of base salary on your last day worked, reduced by any (1) earnings, and (2) statutory benefits you are eligible to receive. IPP Health Care and Life Insurance also is provided.
- Executive employees are ineligible for LBP or IPP benefits. Instead, an executive employee with one or more years of service at time of layoff may be eligible for benefits under the Separation Allowance Plan.

Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made or to be made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit the Corporation to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits.

Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.





Important Phone Numbers

Health Care/Life Insurance	1-800-435-3946
Death Reporting	1-800-633-3900
Disability Information	1-800-734-0346
Investment Service Center	1-800-489-4646
Pension Administration Center	1-800-659-2000
Consolidated Income Security Administration Center (LBP/IPP)	1-800-852-6000

DELPHI
Automotive Systems

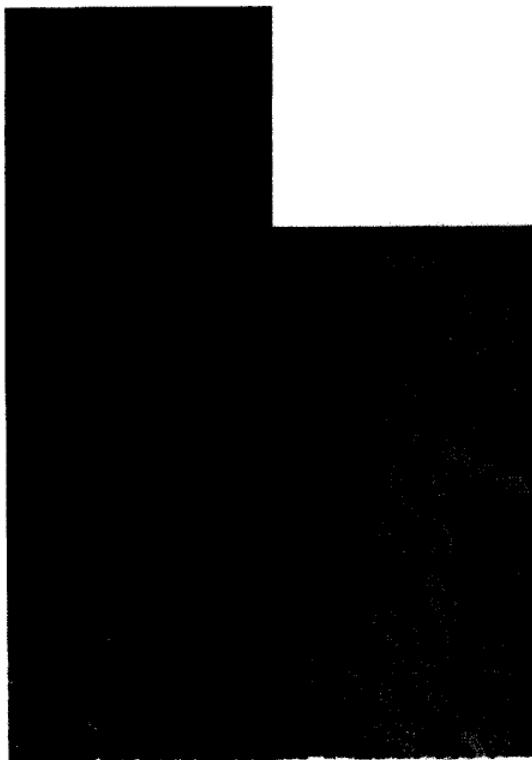
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**Your 2001 Personal
Total Compensation Summary**

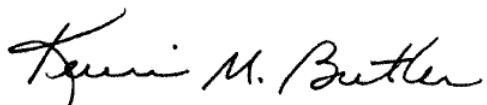
Dear Delphi Colleague,

We are pleased to bring you your 2001 Personal Total Compensation Summary. From current salary to retirement information – and everything in between – this 2001 Personal Total Compensation Summary outlines your Delphi compensation package that you have chosen as of December 31, 2000.



Many things have changed since Delphi began standing on its own in 1999. One of the constants, though, is Delphi's continued dedication to providing you with an attractive and competitive salary and benefits package. Please study this summary to assess how well your salary and benefits are aligned to meet your current needs and future plans.

If you have any questions regarding your 2001 Personal Total Compensation Summary, please contact the appropriate benefit center for assistance. Thank you for your commitment and dedication to Delphi's success.

A handwritten signature in black ink that reads "Kevin M. Butler". The signature is fluid and cursive, with a large, stylized "K" at the beginning.

Kevin M. Butler
Vice President
Human Resources
Delphi Automotive Systems

This summary is based on your personal information as of December 31, 2000
(unless otherwise indicated).

Your Total Compensation

Your total compensation consists of many important elements including:

On an annualized basis

Your Salary \$ 114,000

The value of
your benefits
including \$6,638
for Social Security \$ 26,859

Your total compensation \$ 140,859



In Addition...

You are eligible for the following time off:

Vacation 5.0 Weeks

Holidays 16 Days

At a cost of \$17,977

Assumes a traditional work schedule.

Your Health Care Benefits

In 2001, health care expenses that you and any eligible dependents incur for covered services will be reimbursed according to the provisions of the health care option you elected.

In 2000, the estimated average cost to provide coverage under the Salaried Health Care Program was **\$4,431** per Primary Enrollee.

The Salaried Health Care Program provides protection for you and your eligible dependents against a wide range of health care expenses. "Core coverages" include hospital, surgical, medical, prescription drugs, hearing aid, mental health and substance abuse, and Extended Care Coverage. In most cases, you may choose to have core coverages delivered through one of the four options below to the extent that approved options are available in your area.

- | | |
|---|---|
| ■ Basic Medical Plan (BMP) | ■ Enhanced Medical Plan (EMP) |
| ■ Preferred Provider Organization (PPO) | ■ Health Maintenance Organization (HMO) |

You also choose whether to cover yourself alone, or yourself and one or more of your eligible dependents. Additionally, you may be eligible for "non-core coverages" including dental and vision. If you are eligible for dental coverage, you may be able to choose an alternative dental plan, if available in your area.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.



Your Savings-Stock Purchase Program (S-SPP)

2000 Contributions to Your Account

■ Pre-Tax	\$ 10,500.00
■ After-Tax	\$ 395.00
■ Company Match	\$ 5,155.50
<hr/>	
Total	\$ 16,050.50



Total Value of Your Account

\$555,368.79

as of December 31, 2000

S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to \$1,690,567 at age 65.



Your Disability Benefits

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first

26 weeks \$ 9,500

Monthly benefit for the next

27 weeks \$ 7,125

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling **\$8,909** until age **65**. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security

\$1,748

'Retirement benefits are shown only for employees with 10 or more years of credited service.

From the Retirement Program¹

\$4,137



Other Compensation and Benefit Programs

You may be eligible for many other programs that are not reflected in this statement. For example, these programs may include:

- ConSern (Education Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Incentive Compensation Program
- Suggestion Plan
- Adoption Assistance Program

- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- LifeWorks (Family Resource Program)
- New Vehicle Purchase Plans
- Personal Retirement Income Plan
- Tuition Assistance Plan
- Dependent Scholarship Plan

Your Retirement Information

You accrued 12 months of credited service in 2000.

Through December 31, 2000, your total credited service was 31 years and 04 months.

Your contributions were:

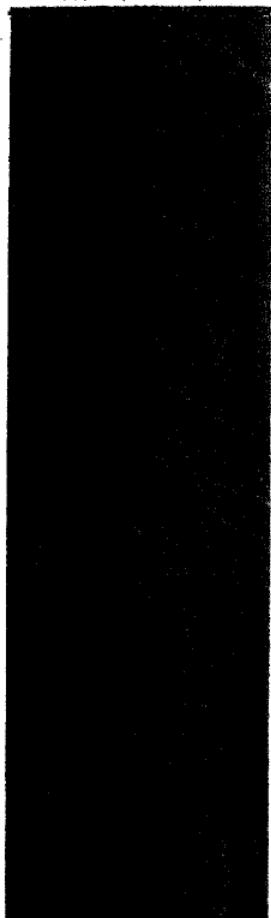
Prior to 7-1-77	\$ 395.82
7-1-77 to 10-1-79	\$ 901.80
After 10-1-79	\$ 13,595.06



If you work until 2013, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$ 2,106
Contributory Benefits	\$ 4,244*
Social Security (Yourself)	\$ 1,695
Social Security (Spouse at age 65)	\$ 848
Monthly Total	\$ 8,893

* Assumes you make continuous contributions to age 65 with no withdrawals.



Your Beneficiary Entitlements

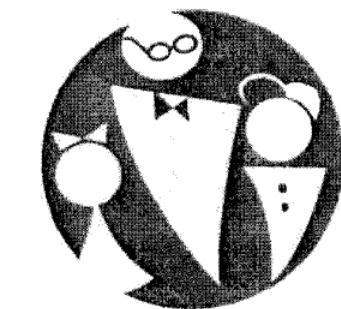
2001 Basic Life Insurance	\$ 228,000
2001 Optional Life Insurance	\$ 570,000
S-SPP Account Balance	\$ 555,368
<hr/>	
Total	\$ 1,353,368

Plus...

Accidental Death Benefit while
on Company Business \$ 114,000

Monthly Retirement Benefit for Spouse¹

Non-contributory Benefits	\$ 837
Contributory Benefits	\$ 1,657



¹Assumes you have been married for one year
and your spouse is the same age as you and
your death occurs in 2001.

NOTE: In the event of your death, your survivor should contact the Social Security Office
at 1-800-772-1213 to determine if additional benefits are available.

Your Layoff Benefits*

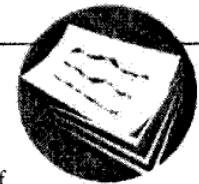
- If you are a regular classified salaried employee and are laid off with 1 but less than 10 years of service, you may be eligible for up to 12 months of layoff benefits under the Layoff Benefit Plan (LBP). If you are laid off with 10 or more years of service, you may be eligible for up to 24 months of LBP benefits.
 - During the first 6 months of layoff, LBP benefits would equal 75% of your monthly base salary. Thereafter, LBP benefits would equal 60% of monthly base salary.
 - LBP benefits are reduced by the sum of (1) unemployment compensation to which you are entitled, (2) state and federal disability benefits, (3) 100% of corporate earnings, and (4) 75% of any non-corporate earnings.
- If you are a regular classified salaried employee with 10 or more years of service at the time of layoff, you may be eligible to receive Income Protection Plan (IPP) benefits after exhausting LBP benefits. IPP eligibility continues until you retire or other work within the Corporation is made available. Depending on your years of service, IPP income benefits range from 50-60% of base salary on your last day worked, reduced by any (1) earnings, and (2) statutory benefits you are eligible to receive. IPP Health Care and Life Insurance also is provided.
- Executive employees are ineligible for LBP or IPP benefits. Instead, an executive employee with one or more years of service at time of layoff may be eligible for benefits under the Separation Allowance Plan.

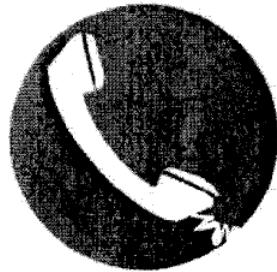
* Effective June 1, 2001, LBP and IPP are terminated.

Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made or to be made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit the Corporation to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits.

Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.





Important Phone Numbers

Health Care/Life Insurance	1-800-435-3946
Death Reporting	1-800-633-3900
Disability Information	1-800-734-0346
Investment Service Center	1-877-389-2374
Pension Administration Center	1-800-659-2000

DELPHI
Automotive Systems



Welcome to your Delphi 2002 Personal Total Compensation Summary. This online summary is another step we are taking to advance the use of web technology in connecting with you. The summary outlines your Delphi compensation package, reflecting your choices as of December 31, 2001.

This past year has been challenging for Delphi, and some difficult decisions have affected us all. Efforts were made to balance employee needs with business needs to strengthen Delphi and ensure our long-term success.

We remain committed to maintaining a valuable and competitive salary and benefit package for Delphi salaried employees. If you have any questions regarding your 2002 Personal Total Compensation Summary, contact the appropriate benefit center for assistance. Thank you for your commitment and dedication to Delphi's long-term success.

A handwritten signature in blue ink that reads "Kevin M. Butler".

Kevin Butler • Vice President • Human Resources
Delphi Automotive Systems

This summary is based on your personal information
as of December 31, 2001 (unless otherwise indicated).

Your total compensation consists of many important elements including:
On an annualized basis:

Your Salary \$118,200.00

The value of your benefits including
\$6,978.00 for Social Security \$24,394.00

Your total compensation \$142,594.00

In Addition...

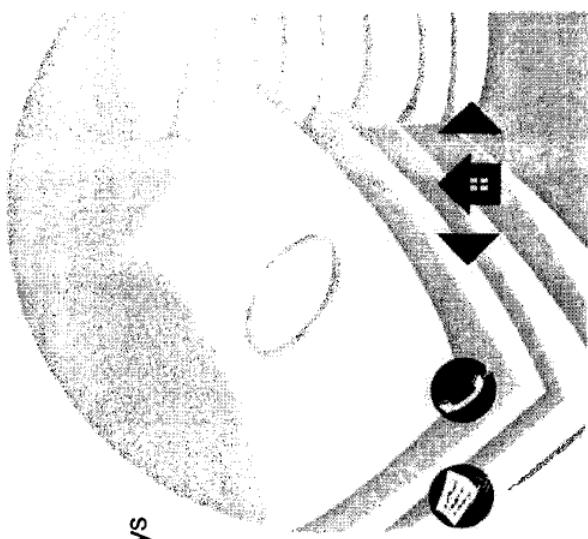
You are eligible for the following time off:

Vacation 5.0 weeks and 4 additional vacation days

Holidays 19 days

At a cost of \$21,821.00

Assumes a traditional work schedule.



Post-it® Fax Note	7671	Date	# of Pages
To	JULIE A. W.	From	
Co/Dept		Co.	
Phone #		Phone #	
Fax #	570-634-6137	Fax #	

In 2001, the estimated average cost to provide coverage under the Salaried Health Care Program was \$5,495 per primary enrollee.

In 2002, health care expenses that you and any eligible dependents incur for covered services will be reimbursed under the health care option you elected.

"Core coverages" include:

- Hospital, surgical, medical, prescription drugs, hearing aid and substance abuse treatment
- Extended Care Coverage

Depending on your area, you may choose to have care coverage delivered through one of these options:

- Basic Medical Plan (BMP)
- Preferred Provider Organization (PPO)
- Enhanced Medical Plan (EMP)
- Health Maintenance Organization (HMO)
- Point of Service (POS)

You may cover yourself alone or yourself and one or more eligible dependents. Additionally, you may be eligible to choose dental and vision coverage.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center.



2001 Contributions to Your Account

■ Pre-Tax	\$10,500.00
■ After-Tax	\$1,831.00
■ Company Match	\$1,263.50
Total	\$13,594.50

Total Value of Your Account \$545,339.69 as of December 31, 2001

S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to \$1,537,144.27 at age 65.



If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

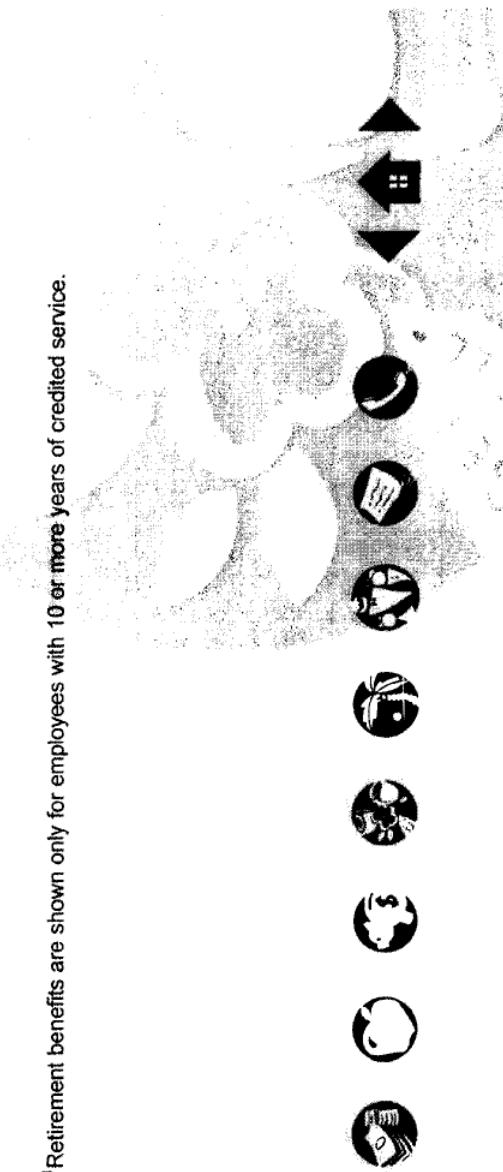
Monthly benefit for the first
26 weeks \$9,850.00

Monthly benefit for the next
27 weeks \$7,388.00

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling \$7,203.00 until age 65. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security \$1,847.00
From the Retirement Program¹ \$4,432.00

¹Retirement benefits are shown only for employees with 10 or more years of credited service.



You accrued 12 months of credited service in 2001.

Through December 31, 2001, your total credited service was 32 years and 4 months.

Your contributions were:

Prior to 7-1-77	\$395.82
7-1-77 to 10-1-79	\$901.80
After 10-1-79	\$14,600.72

If you work until 2013, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$2,110.00
Contributory Benefits	\$4,447.00 *
Social Security (Yourself)	\$1,786.00
Social Security (Spouse at age 65)	\$893.00
Monthly Total	\$9,236.00

* Assumes you make continuous contributions to age 65 with no withdrawals.



2002 Basic Life Insurance	\$236,400.00
2002 Optional Life Insurance	\$591,000.00
S-SPP Account Balance	\$545,339.00

Total \$1,372,739.00

Plus...

Accidental Death Benefit while
on Company Business \$118,200.00

Monthly Retirement Benefit for Spouse¹

Non-contributory Benefits	\$903.00	Assumes you have been married for one year and your spouse is the same age as you and your death occurs in 2002.
Contributory Benefits	\$1,773.00	

NOTE: In the event of your death, your survivor should contact the Social Security Office at 1-800-772-1213 to determine if additional benefits are available.



Other Compensation and Benefit Programs

You may be eligible for many other programs that are not reflected in this statement. For example, these benefits may include:

- ConSern (Education Loan Program)
- Financial Planning
- Flexible Spending Accounts
- LifeSteps (Comprehensive Wellness Program)
- Long-Term Care
- Personal Accident Insurance
- Incentive Compensation Program
- Suggestion Plan
- Adoption Assistance Program
- Unemployment and Workers' Compensation
- Dependent Life Insurance
- Flexible Compensation Payment
- GMAC Demand Note Program
- Employee Assistance Program
- New Vehicle Purchase Plans
- Personal Retirement Income Plan
- Tuition Assistance Plan
- College Advantage Plan

Delphi reserves the right to amend, modify, suspend or terminate any of its employee benefit plans or programs by action of its Board of Directors or other committee expressly authorized by the Board to take such action. The benefits to which an employee is entitled are determined solely by the provisions of the applicable benefit plan or program. The benefits reflected on this statement have not been reduced by any payments made or to be made pursuant to a Qualified Domestic Relations Order, as required by the Retirement Equity Act of 1984. Absent an express delegation of authority from the Board of Directors, no one has the authority to commit the Corporation to any benefit or benefit provision not provided for under the applicable benefit plan or program, or to change the eligibility criteria or any other provisions of such plan or program.

If you do not agree with the personal information shown in this summary, please bring it to the attention of a representative at the appropriate Benefit Center that administers your benefits.

Social Security benefits in this summary are estimates only. If you earned less than the maximum amount subject to Social Security taxes, your Social Security benefits may be lower than the amounts shown.



Health Care/Life Insurance

1-800-435-3946

Death Reporting

1-800-633-3900

Disability Information

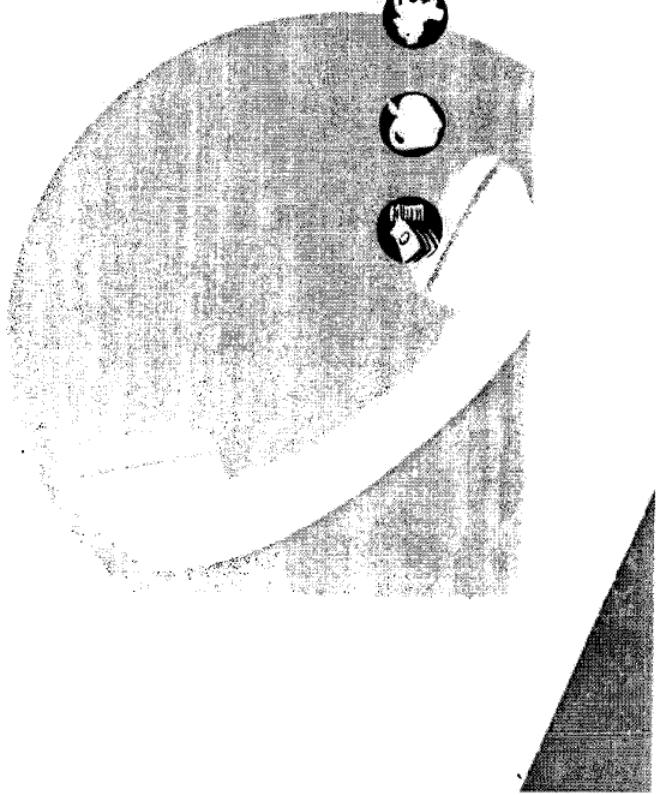
1-800-734-0346

Investment Service Center

1-877-389-2374

Pension Administration Center

1-800-659-2000



DEPHI
Automotive Systems

DELPHI



We are pleased to provide you your Personal Total Compensation Summary. The information contained in the following pages outlines your Delphi salary and benefits package, reflecting your choices as of December 31, 2002.

Your ongoing collective efforts have been vital towards helping Delphi face a year of significant challenges. This has allowed us to maintain a valuable and competitive salary and benefits package for our salaried employees.

If you have any questions regarding your Personal Total Compensation Summary, contact the appropriate benefit center for assistance as referenced in the following pages.

On behalf of Delphi's leadership, thanks for your continued commitment to our long-term success.

Kevin M. Butler

Kevin Butler
Vice President • Human Resources • Delphi

*J. George
Chairman*

This summary is based on your personal information as of December 31, 2002 (unless otherwise indicated).

Your total compensation consists of many important elements including:
On an annualized basis:

Your Salary \$121,800.00

The value of your benefits including
\$7,160.00 for Social Security \$24,191.00

Your total compensation \$145,991.00

In Addition...

You are eligible for the following time off:

Vacation 5.0 weeks and 4 additional vacation days

Holidays 16 days

At a cost of \$21,080.00

Assumes a traditional work schedule.



In 2002, the estimated average cost to provide coverage under the Salaried Health Care Program was \$5,739 per primary enrollee.

In 2003, health care expenses that you and any eligible dependents incur for covered services will be reimbursed under the health care option you elected.

"Core coverages" include:

- Hospital, surgical, medical, prescription drugs, hearing aid and substance abuse treatment
- Extended Care Coverage

Depending on your area, you may choose to have health care coverage delivered through one of these options:

- Basic Medical Plan (BMP)
- Enhanced Medical Plan (EMP)
- Point of Service (POS)
- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)

You may cover yourself alone or yourself and one or more eligible dependents. Additionally, you may be eligible to choose dental and vision coverage.

Descriptive materials concerning benefits provided under each option are available from the National Benefit Center at www.delphnbc.com



A large, handwritten signature in black ink, appearing to read "National Benefit Center".

2002 Contributions to Your S-SPP Account

■ Pre-Tax	\$11,000.00
Catch-Up	1,000.00
■ After-Tax	\$1,537.00
■ Company Match	

Total \$13,537.00

Total Value of Your Account \$397,640.12 as of December 31, 2002

S-SPP Projection

Assuming (1) you contribute 10% of your current salary to age 65, (2) the current level of company matching contributions, (3) no loans or withdrawals, and (4) an annual growth rate of 8%, your S-SPP account could grow to \$1,071,973.16 at age 65.



Signature

If you become disabled, you may be eligible to receive salary continuation and/or disability benefits as follows:

Monthly benefit for the first

26 weeks \$10,150.00

Monthly benefit for the next

27 weeks \$7,613.00

If you remain disabled, you may be eligible to receive monthly benefits from several sources including EDB and/or your contributory benefits under the Retirement Program totaling \$7,469 until age 65. Thereafter, if eligible, you may continue to receive the following monthly benefits:

From Social Security \$1,895.00

From the Retirement Program¹ \$4,592.00

¹Retirement benefits are shown only for employees with 10 or more years of credited service.



You accrued 12 months of credited service in 2002.

Through December 31, 2002, your total credited service was 33 years and 4 months.

Your contributions were:

Prior to 7-1-77	\$395.82
7-1-77 to 10-1-79	\$901.80
After 10-1-79	\$15,639.53

If you work until 2013, your estimated monthly income under the current provisions of the Retirement Program and from Social Security would be:

Non-contributory Benefits	\$2,115.00
Contributory Benefits	\$4,553.00 *
Social Security (Yourself)	\$1,828.00
Social Security (Spouse at age 65)	\$914.00
Monthly Total	\$9,410.00

* Assumes you make continuous contributions to age 65 with no withdrawals.



2003 Basic Life Insurance	\$236,400.00
2003 Optional Life Insurance	\$591,000.00
S-SPP Account Balance	\$397,640.00

Total	\$1,225,040.00
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Plus...

Accidental Death Benefit while on Company Business	\$118,200.00
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Monthly Retirement Benefit for Spouse¹

Non-contributory Benefits	\$977.00
Contributory Benefits	\$1,784.00

¹ Assumes you have been married for one year and your spouse is the same age as you and your death occurs in 2003.

NOTE: In the event of your death, your survivor should contact the Social Security Office at 1-800-772-1213 to determine if additional benefits are available.



Other Compensation and Benefit Programs

You may be eligible for many other programs that are not reflected in this statement. For example, these benefits may include:

- ConSem (Education Loan Program) www.eloansecure.com ■ Unemployment and Workers Compensation
- Financial Planning www.delphihinbc.com ■ Dependent Life Insurance
- Flexible Spending Accounts www.aycofinancialnetwork.com/afpc/delphi ■ Flexible Compensation Payment
- Flexible Spending Accounts www.myuhc.com ■ GMAC Demand Note Program
- LifeSteps (Comprehensive Wellness Program) www.lifesteps.com www.demandnotes.com
- Long-Term Care www.delphihinbc.com ■ Employee Assistance Program
- Personal Accident Insurance www.delphihinbc.com ■ New Vehicle Purchase Plans
- Incentive Compensation Program www.ecfcor.com/DLP/
- Suggestion Plan www.delphiira.com ■ Personal Retirement Income Plan
- Adoption Assistance Program www.delphiira.com ■ Tuition Assistance Plan
- College Advantage Plan www.delphiira.com ■ College Advantage Plan

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Health Care
Death Reporting
Disability Information

Wage & Employment Verification

1-866-335-7444

www.delphibc.com

Prescription Drug Coverage
for BMP, EMP, PPO & POS options

1-800-886-3913

1-800-711-3459
www.medcohealth.com

Savings-Stock Purchase Program
Investment Service Center

1-877-389-2374
www.delphi401k.com

Retirement Program
Pension Administration Center

Stock Options

1-800-659-2000
www.pension-administration.com

1-877-453-5744

www.benefitaccess.com

DELPHI

